FORTY-SECOND
ANNUAL REPORT

THE WORKERS' COMPENSATION BOARD

PRINCE EDWARD ISLAND

FOR THE YEAR ENDED DECEMBER 31

1990

92-00701/

REPORT
OF THE
WORKERS' COMPENSATION BOARD

March 21, 1991

Hon. Roberta Hubley
Minister of Labour
P.O. Box 2000
Charlottetown, P.E.I.
C1A 7N8

Honourable Minister:

The Workers' Compensation Board of Prince Edward Island has the honor to present its Forty-Second Annual Financial Report and Statistical Tables for the year ended December 31, 1990.

The report of the Ministerial Review Committee was received in July, 1990. The committee did a thorough review of the Workers' Compensation Act practices and policies of the board. The report contained one hundred-fifteen recommendations ranging from changing the make-up of the Board to correction of errors in the present Act.

During the year we began a quarterly Newsletter, this has been well received. Also a number of ads were aired on radio. Board employees continued to participate in trade shows providing information to the public.

We are doing a major overhaul of our computer system and expect when the new system is operating there will be a streamlining of some office procedures and better service to our clients.

On April 1, 1990, **all** pensions were increased. Surviving spouses' benefits and dependant children allowances were also increased.

Surviving spouses	($450 to $550 per month)
Dependants	($100 to $125 per month)

In an attempt to ease the burden for employers, assessment payments are now payable in two installments.

The workload of the Board in all departments continues to increase and the Board members wish to acknowledge the excellent service provided by all employees.

Respectfully submitted,

Arthur MacDonald, Chairman
Arthur Howard, Vice-Chairman
Ron McKeigan, Commissioner

SUMMARY OF BENEFIT CHANGES SINCE 1949

Maximum earnings basis of Compensation

2,500.00 to December 31, 1955
2,700.00 effective January 1, 1956
3,000.00 effective April 12, 1958
4,000.00 effective January 1, 1962
5,000.00 effective January 1, 1963
6,000.00 effective January 1, 1970
7,000.00 effective January 1, 1974
8,000.00 effective January 1, 1975
9,000.00 effective January 1, 1976
12,000.00 effective January 1, 1977
15,000.00 effective April 18, 1980
16,000.00 effective July 1, 1982
17,000.00 effective January 1, 1983
19,000.00 effective January 1, 1986
20,000.00 effective January 1, 1987
22,000.00 effective January 1, 1988
23,000.00 effective January 1, 1989

Percentage of earnings for computation of Compensation

66 2/3% to 75%
effective in 1951

Widow's/Widower's Pension

50.00 to December 31, 1961

65.00 effective January 1, 1962

75.00 April 1, 1966

All Pensions were increased to $75.00 effective April 1, 1967; to $100.00 effective April 1, 1971; to $150.00 effective April 1, 1974; to $250.00 effective April 1, 1976; to $300.00 effective January 1, 1979; to $350.00 effective April 1, 1982 and to $450.00 effective April 1, 1985.

On a fatal injury to a worker, a special Widow's lump sum allowance of $200.00 is paid. Effective June 25, 1970 this allowance was increased to $400.00 and to $500.00 effective July 12, 1978.

Thereafter the monthly pension is paid.

The Widow's re-marriage allowance was increased from $240.00 to $600.00 effective April 13, 1960; to $900.00 effective June 25, 1970; to $1,200.00 effective April 14, 1972; to $4,200.00 effective April 1, 1982 and to $5,400.00 effective April 1, 1985.

Children's Pension

12.50 per month to March 17, 1955
15.00 per month effective March 18, 1956
20.00 per month effective April 5, 1957
25.00 per month to age 21 effective April 7, 1966

All pensions were increased to $25.00 effective April 1, 1967; to $30.00 effective January 1, 1973; to $40.00 effective April 1, 1974; to $50.00 effective April 1, 1977; to $60.00 effective January 1, 1979; to $75.00 effective April 1, 1982 and to $100.00 effective April 1, 1985.

Burial Expenses

150.00 to March 17, 1955
200.00 effective March 18, 1955
300.00 effective April 13, 1960
400.00 effective June 25, 1970
500.00 effective July 12, 1978
900.00 effective April 1, 1985

A further 300.00 is provided for transportation of the body.

Waiting Period

Original Act, waiting period of 7 days
4 days effective 1951
1 day effective 1962

AUDITOR'S REPORT

To the Members of the Board

We have audited the balance sheet of The Workers' Compensation Board of Prince Edward Island as at December 31, 1990, and the statements of revenue and expenditure and deficit and changes in financial position for the year then ended. These financial statements are the responsibility of the Board members. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 1990, and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles.

Charlottetown
Prince Edward Island

DOANE RAYMOND
Chartered Accountants

January 18, 1991

TABLE 1
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
BALANCE SHEET
DECEMBER 31, 1990

ASSETS

	1990	1989
Cash	$ 19,988	$ 391,546
Assessments receivable (Note 2)	1,308,705	1,287,160
Deposit accounts	136,169	126,786
Accrued interest on investments	604,384	582,795
Investments, at cost (approximate market value $24,500,000; 1989 $23,500,000)	25,858,554	23,805,922
Land, building, and equipment (Note 3)	510,904	468,647
	$28,438,704	$26,662,856

LIABILITIES, RESERVES AND ACCUMULATED CLASS DEFICIT

Assessment refunds	$ 5,966	$ 59,122
Deposit accounts	39,650	12,589
Pension fund liability (Note 4)	23,334,919	20,481,204
Estimated liability for outstanding claims (Note 5)	6,081,000	5,382,000
Reserves		
Disaster	1,000,000	1,000,000
Stabilization	401,022	401,022
Accumulated class deficit	(2,423,853)	(673,081)
	$28,438,704	$26,662,856

ON BEHALF OF THE BOARD

..... Chairman

..... Secretary

TABLE 1A
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF RESERVES
YEAR ENDED DECEMBER 31, 1990

	1990	1989
DISASTER		
Balance, beginning of year	$1,000,000	$1,000,000
Add:		
Transfer from assessments		
Balance, end of year	$1,000,000	$1,000,000
STABILIZATION		
Balance, beginning of year	$ 401,022	$ 401,022
Less:		
Transfer from assessments		
Balance, end of year	$ 401,022	$ 401,022

TABLE 2
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE
YEAR ENDED DECEMBER 31, 1990

	1990	1989
Revenue		
Assessments on employers	$10,793,301	$ 9,074,037
Investments	567,250	1,071,335
Interest on assessments receivable	153,896	198,099
	11,514,447	10,343,471
Expenditure		
Accident claims		
Compensation for temporary total disability	3,643,533	3,368,104
Lump sum payments for permanent partial disability	681,181	243,668
Medical aid	1,647,471	1,366,776
Hospital maintenance	886,918	832,457
Pensions for permanent disability	3,756,978	3,892,562
Funeral expenses	3,600	5,100
Widows' allowances	1,500	2,500
Rehabilitation	480,544	305,942
	11,101,725	10,017,109
	412,722	326,362
Administration	1,464,494	1,200,766
	(1,051,772)	(874,404)
Decrease in pension fund liability		5,600,070
Increase in estimated liability for outstanding claims (Note 5)	(699,000)	(3,432,000)
Excess revenue (expenditure) transferred to accumulated class balances	$(1,750,772)	$ 1,293,666

TABLE 3
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF CHANGES IN FINANCIAL POSITION
YEAR ENDED DECEMBER 31, 1990

	1990	1989
Cash provided from (used for)		
Operations		
Excess revenue (expenditure)	$ (1,750,772)	$ 1,293,666
Depreciation	74,090	66,207
(Gain) loss on disposal of fixed assets	(705)	41,497
Gain on disposal of investments	(13,019)	(362,381)
	(1,690,406)	1,038,989
Changes in		
Assessments receivable	(21,545)	(225,798)
Deposit accounts and assessment refunds	(35,478)	57,301
Accrued interest on investments	(21,589)	10,210
Pension fund liability	2,853,715	(2,255,466)
Estimated liability for outstanding claims	699,000	3,442,000
	1,783,697	2,057,236
Investing		
Proceeds from		
Sale and maturity of investments	15,860,578	35,441,927
Automobiles	16,627	
Furniture and equipment		5,000
Purchase of		
Investments	(17,900,191)	(37,039,774)
Automobiles	(48,527)	(13,008)
Furniture and equipment	(83,742)	(132,799)
Building additions		(24,762)
	(2,155,255)	(1,763,416)
Cash provided (used)	(371,558)	293,820
Cash		
Beginning of year	391,546	97,726
End of year	$ 19,988	$ 391,546

TABLE 4
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1990

1. Accounting policies

(a) Assessment revenue

At the beginning of each year an assessment is levied on employers by applying industry assessment rates to their estimated payrolls. At year end, this assessment revenue is adjusted based on the average difference of actual to estimated payrolls for each class for the three years prior to the current year.

(b) Investments

(1) Investments are recorded at cost at the time of acquisition. Gains or losses on investments are recognized in the year of disposition. In cases where it is felt that a permanent impairment in value has occurred, the investment is written down to current market value and the write-down charged against investment income.

(2) Investment income is allocated to the pension fund liability on the basis of the actual yield earned on the investment portfolio. The remaining balance is prorated to the classes.

(c) Administration expenditures

These expenditures are prorated to classes 6 to 9 at a percentage of the total claims paid and administered in 1990 on the employers' behalf, whether the claims were applicable to 1990 or prior years. The other classes share the balance of administration expenditures in the ratio that the revenue and costs of accidents in each class bear to the total of those five classes.

(d) Depreciation

Depreciation of fixed assets is recorded as follows: building on the straight line basis at 2 1/2%, furniture and equipment on the declining balance basis at the rates of 10% and 20%, and automobiles at 30%.

(e) Liability for pension fund awards

This liability represents amounts set aside to provide for future payments on established pension awards. It is the Board's policy to have an independent actuarial valuation of the liability for pensions performed at least every three years. Such a valuation was performed for the year ended December 31, 1988, and the liability was adjusted in 1989 to reflect the results of this valuation.

(f) Estimated liability for outstanding claims

This liability represents the estimated amount required to meet future payments in respect of 1990 and prior years' injuries. The estimated liability has been calculated using the total of claims paid in 1990 relative to prior years' injuries. An independent actuarial valuation is in process but the final calculations are not available for recording in these financial statements.

THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1990

2. Assessments receivable

	1990	1989
Outstanding assessments	$ 484,935	$ 604,841
Allowance for doubtful accounts	(28,901)	(29,705)
	456,034	575,136
Provision for unbilled assessments	852,671	712,024
	$1,308,705	$1,287,160

Estimated assessments for 1990 will be revised in 1991 on the basis of actual payroll returns filed by employers. A provision for unbilled assessments has been made to reflect these anticipated revisions.

3. Land, building, and equipment

		1990			1989
	Rate	Cost	Accumulated Depreciation	Net Book Value	Net Book Value
Land		$ 8,000		$ 8,000	$ 8,000
Building	2 1/2%	268,086	$117,260	150,826	157,529
Furniture and Equipment	10% & 20%	519,225	212,340	306,885	271,161
Automobiles	30%	81,735	36,542	45,193	31,957
		$877,046	$366,142	$510,904	$468,647

THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1990

4. Pension fund liability

	1990	1989
Balance, beginning of year	$20,481,204	$22,736,670
Add:		
Capitalized value of awards	3,041,131	3,354,540
Allocation of investment income	2,165,823	1,818,568
	25,688,158	27,909,778
Deduct:		
Payment to pensioners	2,353,239	1,828,504
Decrease in liability arising from actuarial valuation		5,600,070
	2,353,239	7,428,574
Balance, end of year	$23,334,919	$20,481,204

5. Estimated liability for outstanding claims

	1990	1989
Balance, beginning of year	$5,382,000	$1,950,000
Provision for outstanding claims	699,000	3,432,000
Balance, end of year	$6,081,000	$5,382,000

The provision for outstanding claims has been deducted from income and allocated to the classes based on the average of claims paid in 1988, 1989 and 1990.

TABLE 5
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE AND DEFICIT BY CLASS
YEAR ENDED DECEMBER 31, 1990

	Class 1 Mining	Class 2 Forest Products	Class 3 Manufacture and Sale	Class 4 Construction
Revenue				
Assessments on employers	$ 100	$ 122,240	$ 5,085,656	$ 2,690,542
Investment income	13,500			470,710
Interest on assessments receivable		2,099	87,262	46,165
Recovery of administration expenses				
	13,600	124,339	5,172,918	3,207,417
Expenditure				
Accident claims				
Temporary total disability		81,578	2,061,661	761,369
Permanent partial disability		47,963	294,712	221,868
Medical aid		76,798	838,094	295,224
Hospital maintenance		88,828	379,067	240,166
Pensions		292,618	1,785,328	739,634
Funeral expenses			2,700	900
Widows' allowances			1,000	500
Rehabilitation		68,407	229,157	96,367
		656,192	5,591,719	2,356,028
Administration		62,534	856,875	405,079
Total expenditure		718,726	6,448,594	2,761,107
	13,600	(594,387)	(1,275,676)	446,310
Decrease in pension fund liability				
Increase in estimated liability for outstanding claims		(30,919)	(452,215)	(165,276)
Excess revenue (expenditure)	13,600	(625,306)	(1,727,891)	281,034
Accumulated class balances (deficit),				
Beginning of year	122,811	(194,033)	(5,461,522)	4,241,686
End of Year	$ 136,411	$(819,339)	$(7,189,413)	$4,522,720

Class 5 Transportation and Services	Class 6 Provincial Government	Class 7 CNR and Marine Atlantic	Class 8 Canadian Government	Class 9 Northumberland Ferries Ltd.	1990 Totals	1989 Totals
$ 1,070,590	$ 1,034,730	$ 329,088	$ 402,554	$ 57,881	$10,793,301	$ 9,074,037
83,040					567,250	1,071,335
18,370					153,896	198,099
	176,173	41,193	66,199	7,253	290,818	243,096
1,172,000	1,210,903	370,201	468,753	65,134	11,805,265	10,586,567
269,684	267,031	111,277	73,556	17,377	3,643,533	3,368,104
21,093	54,226	20,150	17,762	3,407	681,181	243,668
96,339	213,095	49,399	68,646	9,876	1,647,471	1,366,776
47,766	73,974	5,082	50,839	1,196	886,918	832,457
223,551	374,995	136,510	178,317	26,025	3,756,978	3,892,562
					3,600	5,100
					1,500	2,500
15,180	51,409	6,590	13,434		480,544	305,942
673,613	1,034,730	329,008	402,554	57,881	11,101,725	10,017,109
140,006	176,173	41,193	66,199	7,253	1,755,312	1,443,862
813,619	1,210,903	370,201	468,753	65,134	12,857,037	11,460,971
358,381					(1,051,772)	(874,404)
						5,600,070
(50,990)					(699,000)	(3,432,000)
307,791					(1,750,772)	1,293,666
617,977					(673,081)	(1,966,747)
$ 925,768					$(2,423,853)	$ (673,081)

TABLE 5 A
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF ADMINISTRATION EXPENDITURE
YEAR ENDED DECEMBER 31, 1990

	1990	1989
Salaries		
Board members	$ 72,075	$ 70,898
Staff members	757,208	621,420
Employee benefits	62,877	54,082
Travelling	61,887	61,063
Printing and office supplies	63,072	37,771
Postage	47,215	32,526
Telephone	36,040	27,201
Actuarial fees		3,000
Audit and legal	88,343	47,839
Depreciation	74,090	66,207
Micro filming records		6,863
Miscellaneous	89,420	59,503
Rehabilitation	2,237	4,169
Autos	15,093	17,840
Provision for doubtful accounts	92,664	80,945
Occupational health and safety	222,864	183,021
Review Board	7,198	9,047
Building operating costs	63,029	60,467
	1,755,312	1,443,862
Less:		
Portion charged to the Canadian and Provincial Governments, CN Railways, Marine Atlantic and Northumberland Ferries Ltd.	(290,818)	(243,096)
	$1,464,494	$1,200,766

TABLE 6 **COMPARISON OF CLAIMS, COSTS, AND ASSESSMENTS BY YEARS**

YEAR	FATAL ACCIDENTS	PERMANENT PARTIAL	TEMPORARY TOTAL	MEDICAL AID ONLY	NON COMPENSABLE	CN RAILWAY	MARINE ATLANTIC	NORTHUMBERLAND FERRIES	FEDERAL GOVERNMENT CLAIMS	PROVINCIAL GOVERNMENT CLAIMS	TOTAL NO. OF CLAIMS	COST OF CLAIMS	ASSESSMENTS
1960	4	13	731	1043	38	62			90	117	1816	306,167.07	370,652,76
1961	3	20	732	1053	108	96			121	145	1896	363,793.01	387,645.84
1962	4	33	841	984	105	72			123	115	1898	448,962.37	444,740.97
1963	4	32	952	1256	198	80			118	116	2410	523,742.00	480,217.00
1964	3	11	983	1288	272	83			120	103	2546	399,914.00	527,993.00
1965	2	20	1122	1249	281	95			181	91	2654	532,617.00	559,703.00
1966	2	14	1182	1121	257	68			116	105	2562	551,880.00	654,521.00
1967	15	21	1180	1151	244	81			112	165	2590	634,542.00	745,171.00
1968	5	17	1065	1115	212	76			103	142	2397	501,789.00	676,782.00
1969	2	22	1038	1096	220	75			97	126	2356	518,678.00	667,421.00
1970	4	27	1134	1142	201	63			101	134	2481	593,838.00	743,543.00
1971	3	20	1254	996	205	86			92	143	2458	677,691.00	800,462.00
1972	4	27	1377	1286	224	86			114	168	2891	845,952.00	968,285.00
1973	2	40	1509	1334	220	85			96	174	3065	1,073,105.00	1,100,835.00
1974	6	26	1470	1489	289	98			130	213	3254	1,152,201.00	1,356,243.00
1975	3	33	1420	1374	339	108			121	214	3136	1,095,140.00	1,801,133.00
1976	5	14	1504	1295	356	94			105	225	3160	1,598,112.00	2,128,153.00
1977	6	20	1517	1502	439	86		10	209	251	3464	1,530,300.00	2,872,485.00
1978	6	31	1813	1642	548	79		3	139	242	4009	2,182,518.00	3,038,539.00
1979	6	27	1872	1688	638	33	60	5	151	249	4204	2,687,547.00	3,301,804.00
1980	10	21	1829	1543	761	29	60	9	128	363	4143	3,651,347.00	3,572,546.00
1981	1	20	1631	1516	494	14	70	14	132	292	3642	3,174,414.00	4,092,791.00
1982	5	37	1505	1387	575	15	75	20	172	482	3472	3,631,133.00	3,478,830.00
1983	3	30	1597	1624	651	12	66	9	139	320	3905	3,177,889.00	4,129,832.00
1984	1	44	1531	1586	668	10	49	15	146	367	3786	3,399,864.00	4,054,946.00
1985	3	39	1794	1671	888	9	44	25	149	444	4356	4,949,475.00	4,170,551.00
1986	1	48	1927	1691	927	10	36	23	117	451	4546	5,549,695.00	5,234,046.00
1987	3	39	2073	1866	1038	10	35	23	127	467	4980	6,453,715.00	4,234,391.00
1988	0	54	2438	2205	1271	7	49	29	160	550	5914	7,241,886.00	5,913,748.00
1989	4	81	2457	2147	1226	4	69	26	122	547	5834	8,582,012.00	7,558,225.00
1990												11,101,813.07	10,649,043,18

TABLE 7
MONTH OF OCCURRENCE - 1989

Month	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
January	423	72	133	218		9	
February	326	72	109	145		7	1
March	398	85	150	163		4	1
April	394	102	130	161	1	4	
May	541	123	196	221	1	8	
June	615	156	212	247		9	1
July	625	151	213	260	1	6	1
August	629	108	284	237		12	1
September	555	123	207	224	1	3	1
October	544	99	208	237		8	
November	435	69	182	184		3	
December	349	66	123	160		1	1
TOTALS	5,834	1,226	2,147	2,457	4	74	7

TABLE 8
LOCALITY OF ACCIDENTS - 1989

County	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
Queens	3,216	962	1,088	1,164	2	36	5
Prince	1,689	197	660	832		23	2
Kings	855	49	379	426	1	14	
Out of Province	74	18	20	35	1	1	
TOTALS	5,834	1,226	2,147	2,457	4	74	7

TABLE 9
WEEKS OF DURATION 1989 ACCIDENTS

In	946 cases	disability terminated less than	1 week after accident
In	568 cases	disability terminated	1 to 2 weeks after accident
In	223 cases	disability terminated	2 to 3 weeks after accident
In	122 cases	disability terminated	3 to 4 weeks after accident
In	63 cases	disability terminated	4 to 5 weeks after accident
In	54 cases	disability terminated	5 to 6 weeks after accident
In	74 cases	disability terminated	6 to 7 weeks after accident
In	30 cases	disability terminated	7 to 8 weeks after accident
In	25 cases	disability terminated	8 to 9 weeks after accident
In	30 cases	disability terminated	9 to 10 weeks after accident
In	27 cases	disability terminated	10 to 11 weeks after accident
In	22 cases	disability terminated	11 to 12 weeks after accident
In	17 cases	disability terminated	12 to 13 weeks after accident
In	18 cases	disability terminated	13 to 14 weeks after accident
In	19 cases	disability terminated	14 to 15 weeks after accident
In	12 cases	disability terminated	15 to 16 weeks after accident
In	14 cases	disability terminated	16 to 17 weeks after accident
In	11 cases	disability terminated	17 to 18 weeks after accident
In	9 cases	disability terminated	18 to 19 weeks after accident
In	7 cases	disability terminated	19 to 20 weeks after accident
In	10 cases	disability terminated	20 to 21 weeks after accident
In	4 cases	disability terminated	21 to 22 weeks after accident
In	3 cases	disability terminated	22 to 23 weeks after accident
In	3 cases	disability terminated	23 to 24 weeks after accident
In	3 cases	disability terminated	24 to 25 weeks after accident
In	4 cases	disability terminated	25 to 26 weeks after accident
In	5 cases	disability terminated	26 to 27 weeks after accident
In	8 cases	disability terminated	27 to 28 weeks after accident
In	2 cases	disability terminated	28 to 29 weeks after accident
In	3 cases	disability terminated	29 to 30 weeks after accident
In	4 cases	disability terminated	30 to 31 weeks after accident
In	2 cases	disability terminated	31 to 32 weeks after accident
In	6 cases	disability terminated	32 to 33 weeks after accident
In	5 cases	disability terminated	33 to 34 weeks after accident
In	1 case	disability terminated	34 to 35 weeks after accident
In	4 cases	disability terminated	35 to 36 weeks after accident
In	2 cases	disability terminated	36 to 37 weeks after accident
In	4 cases	disability terminated	37 to 38 weeks after accident
In	3 cases	disability terminated	38 to 39 weeks after accident
In	1 case	disability terminated	39 to 40 weeks after accident
In	2 cases	disability terminated	40 to 41 weeks after accident
In	4 cases	disability terminated	41 to 42 weeks after accident
In	3 cases	disability terminated	42 to 43 weeks after accident
In	1 case	disability terminated	43 to 44 weeks after accident
In	1 case	disability terminated	44 to 45 weeks after accident
In	1 case	disability terminated	45 to 46 weeks after accident
In	1 case	disability terminated	46 to 47 weeks after accident
In	4 cases	disability terminated	47 to 48 weeks after accident
In	1 case	disability terminated	48 to 49 weeks after accident
In	3 cases	disability terminated	49 to 50 weeks after accident

In	4 cases	disability terminated	51 to 52 weeks after accident
In	1 case	disability terminated	52 to 53 weeks after accident
In	1 case	disability terminated	53 to 54 weeks after accident
In	3 cases	disability terminated	54 to 55 weeks after accident
In	4 cases	disability terminated	55 to 56 weeks after accident
In	3 cases	disability terminated	56 to 57 weeks after accident
In	1 case	disability terminated	57 to 58 weeks after accident
In	3 cases	disability terminated	59 to 60 weeks after accident
In	1 case	disability terminated	60 to 61 weeks after accident
In	2 cases	disability terminated	61 to 62 weeks after accident
In	2 cases	disability terminated	63 to 64 weeks after accident
In	4 cases	disability terminated	64 to 65 weeks after accident
In	1 case	disability terminated	65 to 66 weeks after accident
In	5 cases	disability terminated	66 to 67 weeks after accident
In	2 cases	disability terminated	67 to 68 weeks after accident
In	1 case	disability terminated	68 to 69 weeks after accident
In	1 case	disability terminated	69 to 70 weeks after accident
In	2 cases	disability terminated	70 to 71 weeks after accident
In	1 case	disability terminated	71 to 72 weeks after accident
In	4 cases	disability terminated	72 to 73 weeks after accident
In	1 case	disability terminated	73 to 74 weeks after accident
In	1 case	disability terminated	74 to 75 weeks after accident
In	1 case	disability terminated	75 to 76 weeks after accident
In	1 case	disability terminated	76 to 77 weeks after accident
In	2 cases	disability terminated	77 to 78 weeks after accident
In	1 case	disability terminated	78 to 79 weeks after accident
In	1 case	disability terminated	79 to 80 weeks after accident
In	2 cases	disability terminated	81 to 82 weeks after accident
In	1 case	disability terminated	82 to 83 weeks after accident
In	1 case	disability terminated	84 to 85 weeks after accident
In	3 cases	disability terminated	86 to 87 weeks after accident
In	1 case	disability terminated	87 to 88 weeks after accident
In	6 cases	disability terminated more than	90 weeks after accident
TOTAL	2,457		

TABLE 10
NATURE OF INJURY - 1989
TEMPORARY TOTAL DISABILITY

Classes	1	2	3	4	5	6	7	8	9	A	Total
100 Amputation			1	1							2
120 Burns - Scalds			41	3	1	3	1	1			50
140 Concussion			5							1	6
160 Contusion, Crushing, Bruises		6	175	41	11	38	8	4	2		285
170 Cut, Laceration, Puncture		3	186	52	8	14	6	3	2		274
172 Dislocation			5	2	3	1					11
175 Electric Shock, Electrocution			1		1						2
178 Fracture		7	68	37	9	11	3	3		2	140
182 Hernia, Rupture		2	7	2	2	4		2			19
185 Scratches - Abrasions		2	73	25	4	13	2	1	1		121
188 Sprains, Strains		11	696	177	82	219	22	44	9	5	1,265
195 Multiple Injuries		1	24	16	7	10	1	2		1	62
199 Occupational Injury, NEC			1								1
203 Burns (Chemical)			20	1				1			22
205 Contagious/Infectious Disease			2								2
215 Dermatitis			16	1	2						19
216 Allergic Condition/Reaction			5			3		4			12
220 Exposure to Low Temperatures								1			1
230 Hearing Loss/Impairment								1			1
260 Inflammation/Irritation Muscle		2	85	11	1	12	2	6		1	120
270 Poisoning, Systemic			7	1		5	1	3			17
295 Welder's Flash			8	1	1						10
560 Diseases of the Nervous System			4	1		1		1			7
991 Heart Condition			3	1	1	2			1		8
TOTALS		34	1,433	373	133	336	46	77	15	10	2,457

TABLE 11
NATURE OF INJURY - 1989
MEDICAL AID ONLY

Classes	1	2	3	4	5	6	7	8	9	A	Total
100 Amputation			1								1
120 Burns - Scalds			51	11	2	12		2			78
160 Contusion, Crushing, Bruises		7	203	51	21	31	9	8	1	1	332
170 Cut, Laceration, Puncture		3	379	103	21	34	7	8	1	1	557
172 Dislocation			5	1		1					7
175 Electric Shock, Electrocution			3								3
178 Fracture		1	26	8	2	3		1		1	42
182 Hernia, Rupture			4			1					5
185 Scratches - Abrasions		11	195	92	6	18	4	8			334
188 Sprains, Strains		6	300	85	35	77	5	12	5	5	530
195 Multiple Injuries			15	1	1	1	1	1	1		21
199 Occupational Injury, NEC			6	1	1	1					9
203 Burns (Chemical)			35	7	3	7		1	1		54
205 Contagious/Infectious Disease			1								1
215 Dermatitis			9			1					10
216 Allergic Condition/Reaction			1	2		2					5
220 Exposure to Low Temperatures				1							1
230 Hearing Loss/Impairment	1		3	2		2					8
260 Inflammation/Irritation Muscle			39	7	2	7		1	1		57
261 Bursitis			2								2
270 Poisoning, Systemic			6		2	1		1			10
295 Welder's Flash			10	3							13
405 Non-Personal Damage Only			35	10	4	10	1	1	1		62
560 Diseases of the Nervous System		1	1			1		1			4
999 Unclassified or Unidentified						1					1
TOTALS	1	29	1,330	385	100	211	27	45	11	8	2,147

TABLE 12
REGION OF INJURY - 1989
MEDICAL AID ONLY

Classes	1	2	3	4	5	6	7	8	9	A	Total
100 Head			12	4		1	2				19
120 Ears(s)			1								1
121 Ear(s) - External		1									1
124 Ear(s) - Internal (Hearing)	1		7	3		2					13
130 Eye(s) - Optic Nerves & Vision		8	215	94	7	25	4	6			359
140 Face			9	3	1	1			1		15
141 Jaw (Includes Chin)				2		1					3
144 Mouth		1	18	6	2	1		1		1	30
146 Nose		1	5								6
148 Face, Multiple Parts			2								2
149 Face, NEC			2	3		1	1				7
150 Scalp			12	4	2	4	2	2			26
198 Head, Multiple			3	1							4
199 Head, NEC			10	5		1					16
200 Neck			19	2	4	6				1	32
310 Arm(s) - Above Wrist		2	17	4	2	4	1		1		31
311 Upper Arm			4	3							7
313 Elbow		2	32	5	5	5	1	1			51
315 Forearm			24	5		3		1			33
320 Wrist		1	52	10	3	12	1	5		1	85
330 Hand		2	102	29	5	14	1	3			156
340 Finger(s)		2	336	67	20	27	6	6	2		466
398 Upper Extremities, Multiple			11	2	1	3					17
410 Abdomen - Internal Organs			5	1	1	1					8
420 Back		1	142	30	19	35	2	5	2		236
430 Chest		3	25	12	5	12		1			58
440 Hips			12	3		1					16
450 Shoulder(s)		2	40	10	2	7					61
498 Trunk, Multiple			1	2							3
510 Leg(s) (Above Ankle)		1	8	3	1	2		1			16
511 Thigh			8	2				1			11
513 Knee			32	12	3	8	2	3	1	2	63
515 Lower Leg			16	4	1	3		1			25
518 Leg, Multiple						1	1				2
520 Ankle		1	22	19	2	5	1	3			53
530 Foot		1	48	13	4	8		1	1	2	78
540 Toe(s)			21	2		3				1	27
598 Lower Extremities, Multiple			2	3	2	1		1			9
700 Multiple Parts			27	10	3	5	1	1	2		49
800 Body Systems			8			2		1			11
850 Respiratory System					2						2
990 Non-Personal Damage Only								1			1
999 Unclassified			20	7	3	6	1		1		38
TOTALS	1	29	1,330	385	100	211	27	45	11	8	2,147

TABLE 13
REGION OF INJURY - 1989
TEMPORARY TOTAL DISABILITY

Classes	1	2	3	4	5	6	7	8	9	A	Total
Head		1	4	1					1		7
110 Brain			5							1	6
121 Ear(s) - External			1			1					2
124 Ear(s) - Internal (Hearing)								1			1
130 Eye(s) - Optic Nerves & Vision		2	60	23	3	8	1	1			98
140 Face			3	1							4
141 Jaw (Includes Chin)			1								1
144 Mouth				1							1
146 Nose			3								3
148 Face, Multiple Parts			1								1
149 Face, NEC			1			1					2
150 Scalp				1		1	1				3
160 Skull			2	1		1					4
198 Head, Multiple			2								2
199 Head, NEC			2								2
200 Neck		1	29	7	3	13		1			54
310 Arm(s) - Above Wrist			13	5	3	1					22
311 Upper Arm			9			1		1		1	12
313 Elbow			36	5	1	2	1	3			48
315 Forearm			20	4		3	1	1			29
318 Arm, Multiple			1								1
320 Wrist		1	63	5	2	12		2		1	86
330 Hand			86	23	4	11	1	3			128
340 Finger(s)		6	202	42	8	22	6	3		1	290
398 Upper Extremities, Multiple			21	3	3	2					29
410 Abdomen - Internal Organs			7	3		2					12
420 Back		7	430	120	48	138	13	30	6	2	794
430 Chest			29	13	7	9	4	1	1		64
440 Hips		3	22	8	2	7		2			44
450 Shoulder(s)		1	74	13	5	21	2	4	1		121
498 Trunk, Multiple			13	2		6		1			22
499 Trunk, NEC			1								1
510 Leg(s) (Above Ankle)		1	15	4	1	3		1			25
511 Thigh		1	5	2		1					9
513 Knee		4	68	24	6	17	4	6	1	1	131
515 Lower Leg			13	6	2	3	2				26
518 Leg, Multiple					1						1
520 Ankle		1	73	23	19	12	5	1	1	2	137
530 Foot		4	52	11	7	6	2	3	1		86
540 Toe(s)			10	3		3					16
598 Lower Extremities, Multiple			6	2	2	3		3	1		17
700 Multiple Parts		1	38	14	6	17	2	3	1	1	83
800 Body Systems			6	1		5		2			14
801 Circulatory System			3	1		2			1		7
840 Nervous System			1	1							2
850 Respiratory System			2			2	1	4			9
TOTALS		34	1,433	373	133	336	46	77	15	10	2,457

TABLE 14
CAUSE OF ACCIDENTS - 1989

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
000	**Striking Against And Stepping On**							
001	Tools	41	1	22	18			
002	Machinery	116	6	64	46		2	1
003	Belts, Pulleys, Chains, etc.	2			2			
004	Working Materials	20	3	11	6		1	
005	Nails and Spikes	30		19	11			
006	Buildings and Structures	43	5	26	12			
007	Working Surfaces	13	6	4	3			
099	Miscellaneous	187	18	120	49		1	
	TOTAL	452	39	266	147		4	1
100	**Struck By**							
101	Tools	329	20	208	101		1	
102	Machinery	28	1	16	11			
103	Belts, Pulleys, Chains, etc.	14	1	6	7			
104	Hoisting/Conveying Apparatus	17		7	10			
105	Automobiles or Trucks	18	2	9	6	1	1	
106	Tractors, Loadmobiles, etc.	17	1	5	11			
110	Other Motor-Driven Vehicles	2	1	1				
111	Man-Powered Vehicles & Craft	10	1	5	4			
112	Objects Thrown Back by Tools	2		1	1			
113	Objects Thrown Back by Mach.	13		8	5			
114	Objects Being Hoisted/Conveyed	2			2			
116	Mat. Handled by Fellow Worker	11	1	6	4			
117	Mat. Handled by Victim	263	17	162	84		1	
118	Mat. Falling From Loads, etc.	24	3	10	11			
119	Any Other Person	10	4	3	3			
120	Animals	14		8	6		2	
121	Falling Trees or Limbs	18	2	8	8		1	
123	Flying Particles	71	3	55	13			
199	Miscellaneous	143	13	73	56	1	2	
	TOTAL	1,006	70	591	343	2	8	

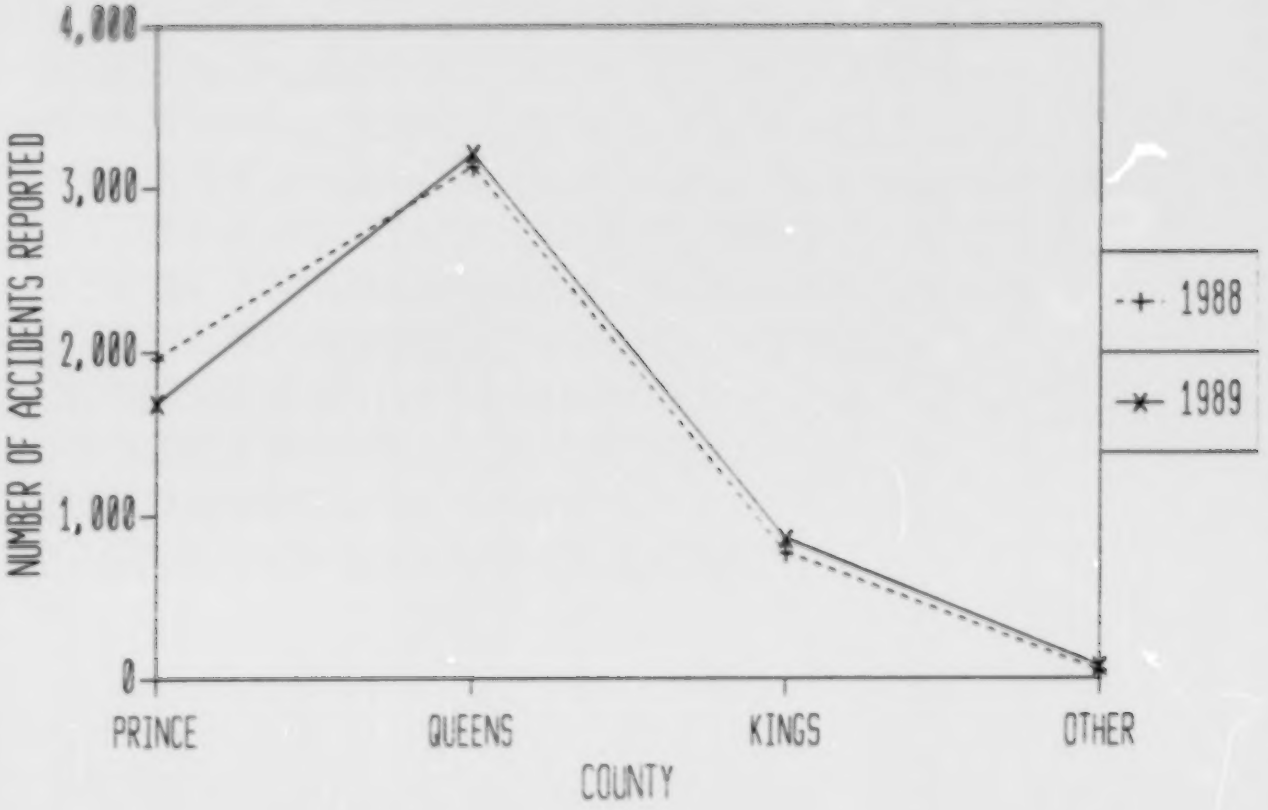
TABLE 14 (cont'd)
CAUSE OF ACCIDENTS - 1989

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
200	**Caught In, On or Between**							
201	Machinery	73	2	24	47		5	
202	Belts, Pulleys, Chains, etc.	16	1	6	9		3	
203	Hoisting/Conveying Apparatus	16		7	8	1		
204	Buildings and Structures	29	4	15	10			
205	Automobiles and Trucks	27	1	18	8			
206	Tractors, Loadmobiles, etc.	5		2	3			
210	Miscellaneous Vehicles/Craft	4		3	1			
211	Materials in Use or Stored	34	2	17	15		1	
299	Miscellaneous Objects, N.E.C.	48	2	27	19		1	
	TOTAL	252	12	119	120	1	10	
300	**Collisions, Derailments, etc.**							
301	Involving Steam Railways	1		1				
303	Involving Automobiles & Trucks	31	6	8	16	1		
304	Involving Tractors, etc.	6		1	5		1	
306	Involving Water Craft	1			1			
308	Involving other Transportation	3		1	2			
399	Involving Misc. Agencies	3		2	1			
	TOTAL	45	6	13	25	1	1	
400	**Falls/Slips — same levels**							
401	Due to Rough Ground/Surfaces	7	1	2	4		1	
402	Due to Collapse of Resistance	12	1	4	7		1	
403	Due to Tripping/Stepping On	100	12	37	51		2	
404	Due to Slippery Surfaces	268	48	70	150		4	
405	Due to Handling Materials	53	4	13	36		2	
406	Due to Operating Machines	1			1			
407	Due to Physical Condition	13	3	7	3			
408	Due to Moving Vehicles	1		1				
449	Miscellaneous	51	7	17	27		1	
451	From Ladders or Stairs	104	9	32	63		5	
452	From Scaffolds and Stagings	19		3	16			
453	From Platforms, Ramps, etc.	59	2	10	47		1	
454	From Buildings, Roofs & Towers	9		2	7		1	
455	From Bridges, Trestles, etc.	1		1				
456	From Poles, Trees, Logs, etc.	3		2	1			
457	From Stockpiles and Loads	8	2	2	4		1	
459	From Other Moving Vehicles	6	1	2	3			
460	Into Holds of Vessels	3		1	2			
461	Into Shafts, Pits, Excavations	7		4	3			
499	Miscellaneous Falls	35	3	14	18		1	
	TOTAL	760	93	224	443		20	

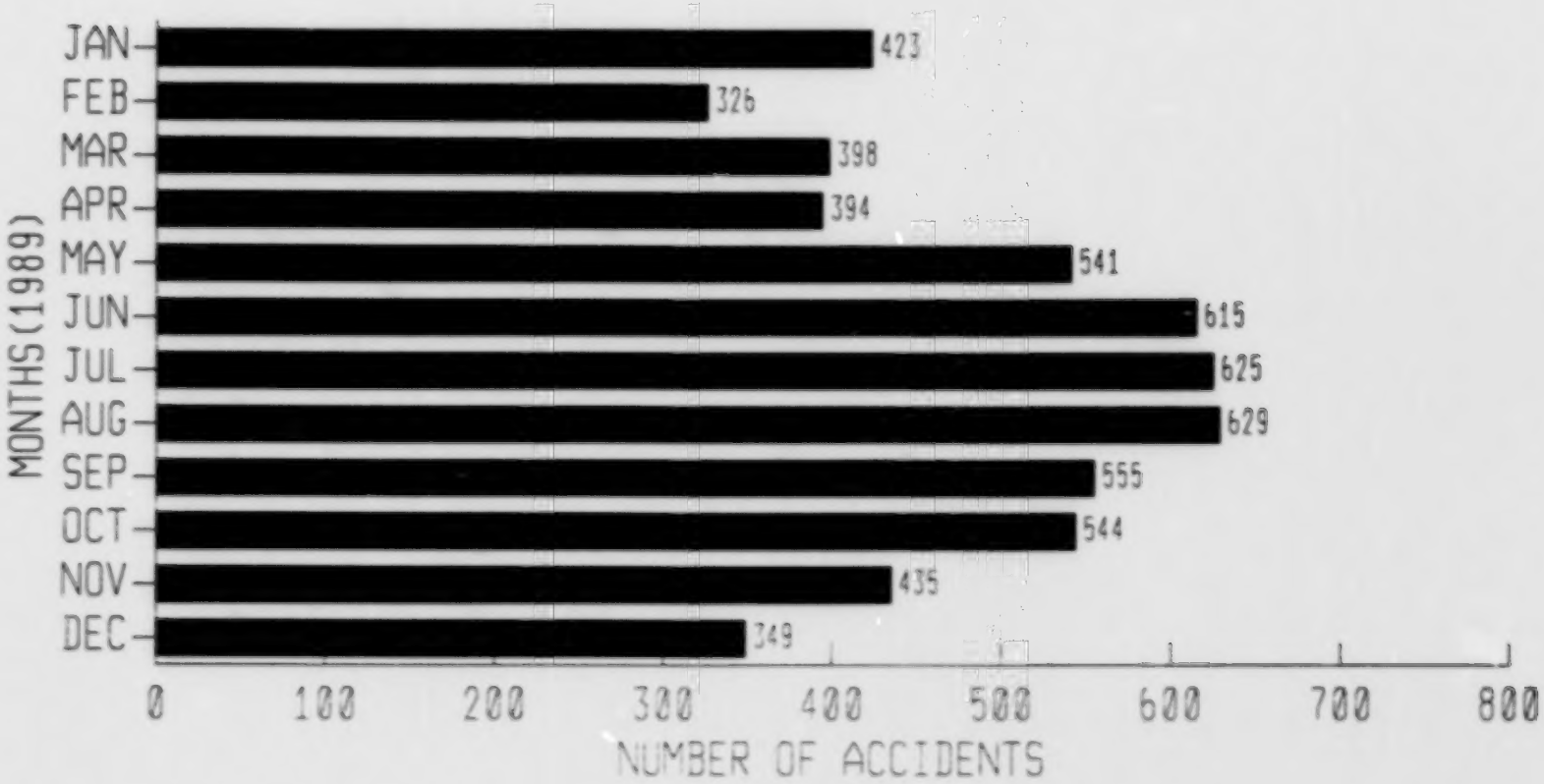
TABLE 14 (cont'd)
CAUSE OF ACCIDENTS - 1989

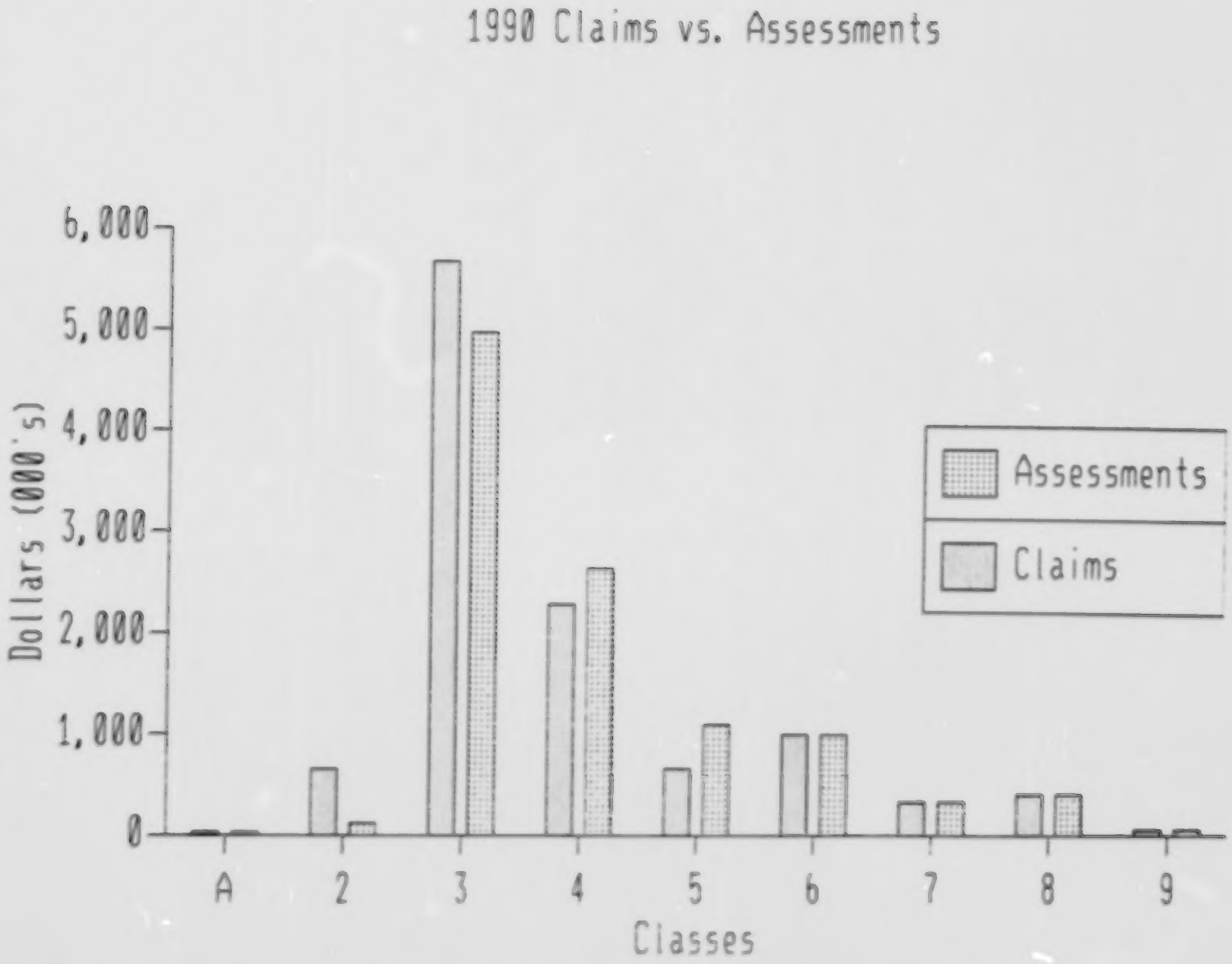
Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Temp. Tot. Dis. resulting in Perm. Part. Dis.
500	**Conflagrations, Temp. Extremes**							
501	Conflagration	1		1				
502	Exposure to Welding Flashes	26	2	14	10			
503	Exposure to Cold	5	3	1	1			
504	Exposure to Steam/Hot Vapours	13	2	6	5			
505	Exposure to Hot Liquids/Metal	59	5	28	26			
549	Exposure to Heat/Hot Substance	50	5	33	12			
555	Explosion of Liquid Air, etc.	7		2	5			
556	Explosion of Gasoline/Oil	1		1				
599	Other Explosions	4			4			
	TOTAL	166	17	86	63			
600	**Inhalation, Contact, etc.**							
601	Exposure to Acids, Alkalis	63	3	45	15			
606	Industrial Diseases, N.E.C.	59	6	21	32			6
699	Exposure to Misc. Agencies	50	6	22	22			
	TOTAL	172	15	88	69			6
700	**Contact with Electrical Current**							
702	Exposure/Contact - Electricity	6		4	2		1	
	TOTAL	6		4	2		1	
800	**Over-Exertion**							
801	Over-Exertion	1,182	153	261	768		16	
802	Bodily Reaction	571	75	154	342		13	
803	Rubbed or Abraded	406	15	287	104			
	TOTAL	2,159	243	702	1,214		29	
900	**Miscellaneous Accident Types**							
901	Violence	66	29	19	18		1	
902	Bites, Stings, etc.	15	2	10	3			
903	Infection, N.E.C.	2		1	1			
999	Miscellaneous	733	700	24	9			
	TOTAL	816	731	54	31		1	
	TOTAL	5,834	1,226	2,147	2,457	4	74	7

1989 - 88 ACCIDENTS BY COUNTY



MONTH OF OCCURRENCE OF ACCIDENTS REPORTED




1990 Claims vs. Assessments
6,000
5,000
4,000
3,000
2,000
1,000
0
Dollars (000's)
A
2
3
4
5
6
7
8
9
Classes
Assessments
Claims